

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JAMES V RAYMOND  
MARY L RAYMOND  
Debtor(s)

Case No. 08-07524

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/28/2008, and was converted to chapter 13 on 08/27/2008.
- 2) The plan was confirmed on 11/13/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/02/2010.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$102,675.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,823.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$16,823.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,401.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$905.62
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,306.62**

Attorney fees paid and disclosed by debtor: \$1,099.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE	Unsecured	NA	2,314.03	2,314.03	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	9,285.00	9,285.00	9,285.00	2,909.46	845.36
CAPITAL ONE BANK	Unsecured	2,131.71	0.00	0.00	0.00	0.00
CAPITAL ONE BANK	Unsecured	809.10	0.00	0.00	0.00	0.00
CAPITAL ONE BANK	Unsecured	742.39	0.00	0.00	0.00	0.00
CHASE BANK USA	Unsecured	749.02	787.69	787.69	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,589.86	5,628.86	5,628.86	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,355.28	6,547.59	6,547.59	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	602.98	650.71	650.71	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	481.65	553.05	553.05	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,992.43	3,109.69	3,109.69	0.00	0.00
FIRST EQUITY CARD	Unsecured	1,568.21	0.00	0.00	0.00	0.00
FRANK & IRENE GLORIOSO	Unsecured	3,715.00	3,715.00	3,715.00	0.00	0.00
GMAC PAYMENT CENTER	Secured	NA	NA	NA	0.00	0.00
GMAC PAYMENT CENTER	Secured	2,508.11	2,508.11	2,508.11	2,508.11	0.00
LIFE QUEST	Unsecured	595.00	NA	NA	0.00	0.00
LOCAL UNION 265	Unsecured	1,044.00	NA	NA	0.00	0.00
MBNA AMERICA	Unsecured	14,002.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT	Unsecured	1,069.69	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Secured	NA	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	0.00	0.00	0.00	0.00
NAVY FEDERAL CREDIT UNION	Secured	24,432.66	24,432.66	24,432.66	5,018.54	0.00
NAVY FEDERAL CREDIT UNION	Secured	5,623.20	5,623.16	5,623.16	1,155.02	0.00
NAVY FEDERAL CREDIT UNION	Secured	2,200.62	436.12	436.12	436.12	0.00
NAVY FEDERAL CREDIT UNION	Secured	3,136.64	3,136.64	3,136.64	644.27	0.00
NAVY FEDERAL CREDIT UNION	Secured	NA	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Secured	NA	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Secured	NA	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Secured	NA	NA	NA	0.00	0.00
RECOVERY MANAGEMENT SYSTEM	Unsecured	3,757.88	3,757.88	3,757.88	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	658.86	700.57	700.57	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
RESURGENT CAPITAL SERVICES	Unsecured	654.18	697.85	697.85	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	4,743.17	4,491.61	4,491.61	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	10,711.76	10,969.42	10,969.42	0.00	0.00
RETAIL SERVICES/HRS	Unsecured	439.34	NA	NA	0.00	0.00
ROBERT F KRAMER	Unsecured	1,509.31	1,509.31	1,509.31	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	537.97	620.88	620.88	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	6,351.38	6,386.22	6,386.22	0.00	0.00
ST MARY IMMACULATE PARISH	Unsecured	1,296.00	NA	NA	0.00	0.00
STAPLES CREDIT	Unsecured	1,037.88	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS INC	Unsecured	208.00	NA	NA	0.00	0.00
WYNDHAM VACATION RESORTS INC	Unsecured	29,129.00	NA	NA	0.00	0.00
ZWICKER & ASSOCIATES PC	Unsecured	10,078.14	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$33,628.58	\$7,253.95	\$0.00
Debt Secured by Vehicle	\$11,793.11	\$5,417.57	\$845.36
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$45,421.69</b>	<b>\$12,671.52</b>	<b>\$845.36</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$52,440.36</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,306.62</u>	
Disbursements to Creditors	<u>\$13,516.88</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$16,823.50</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/13/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.